

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ALABAMA  
NORTHERN DIVISION**

**In Re:  
Gregory L. Whaley  
SSN XXX-XX-2972  
DEBTOR(S)**

**Case No: 16-81934**

**Chapter: 13**

**SUBMISSION OF DEBTOR'S AMENDED CHAPTER 13 PLAN**

**COMES NOW said Debtor(s), Gregory L. Whaley does hereby submit his Amended Chapter 13 Plan and as grounds thereof would show as follows:**

- 1. Said Amended Chapter 13 plan is being amended to correct the Mortgage Arrearage amount that is to be paid to Wells Fargo.**
- 2. Attached hereto is the Amended Chapter 13 Plan.**

**/s/ Stephen G. Campbell  
STEPHEN G. CAMPBELL  
Attorney for Debtor**

**/s/ Gregory L. Whaley  
Gregory L. Whaley  
Debtor**

**Certificate of Service**

**I, Stephen G. Campbell certify that I have this date served a copy of the foregoing instrument upon all creditors listed on the Creditor Matrix, all Parties listed below, and the Trustee of record Michael Ford, by placing a copy of same in the U.S. Mail, adequate postage affixed, and addressed to their respective mailing addresses as reflected in the clerk's file, or by electronic transmission, on this the 2<sup>nd</sup> day of September, 2016.**

**Wells Fargo Bank N.A.  
Default Document Processing  
MAC # N9286-01Y  
1000 Blue Gentian Road  
Eagan, MN 55121**

**Wells Fargo Bank N.A.  
Attn: Diane Murray  
Claim Signatory  
Attorney of Record  
P.O. Box 55887  
Birmingham, AL 35255**

**/s/ Stephen G. Campbell  
STEPHEN G. CAMPBELL  
Attorney for Debtor  
P.O. Box 708  
Athens, AL 35612  
(256) 232-7354**

Label Matrix for local noticing  
1126-8  
Case 16-81934-CRJ13  
NORTHERN DISTRICT OF ALABAMA  
Decatur  
Fri Sep 2 12:10:50 CDT 2016

Ally Financial  
PO Box 130424  
Roseville, MN 55113-0004

Bank Of America  
Nc4-105-03-14  
Po Box 26012  
Greensboro, NC 27420-6012

ERC/Enhanced Recovery Corporation  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

Huntsville Hospital  
c/o Franklin Collection Service  
PO Box 3910  
Tupelo, MS 38803-3910

Sirote & Permutt  
P.O. Box 55727  
Birmingham, AL 35255-5727

Wells Fargo Bank N.A./Wells Fargo Dealer Svs  
Chanda L Taylor  
PO Box 19657  
Irvine, CA 92623-9657

World Acceptance Corporation  
Attn: Bankruptcy Processing Center  
PO Box 6429  
Greenville, SC 29606-6429

Michael Ford  
Chapter 13 Standing Trustee  
P.O. Box 2388  
Decatur, AL 35602-2388

U. S. Bankruptcy Court  
400 Well Street  
P. O. Box 2775  
Decatur, AL 35602-2775

Ally Financial  
attn. Clayton Gaspers  
4000 Lexington Ave N Ste 100  
Shoreview MN 55126-3196

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Franklin Collection Service, Inc  
P.O. Box 3910  
Tupelo, MS 38803-3910

(p)CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

USA Funds/Sallie Mae Servicing  
CBE Group  
P.O. Box 900  
Waterloo, IA 50704-0900

Wells Fargo Dealer Services  
P.O. Box 3569  
Rancho Cucamonga, CA 91729-3569

World Acceptance Corporation  
World Acceptance Corp/Attn Bankruptcy  
P.O. Box 6429  
Greenville, SC 29606-6429

Stephen Gale Campbell  
Stephen G. Campbell, P.C.  
105 South Marion Street  
P.O. Box 708  
Athens, AL 35612-0708

Ally Financial  
P.O. Box 380901  
Bloomington, MN 55438-0901

American Credit Acceptance  
attn. Eric Henry cl sig  
961 E Main St  
Spartanburg, SC 29302-2185

Credit Management, LP  
Attn: Bankruptcy  
P.O. Box 118288  
Carrollton, TX 75011-8288

Huntsville Emergency Physicians Group  
c/o Franklin Collection Service  
PO Box 3910  
Tupelo, MS 38803-3910

Orange Lake Country  
Attn: Bankruptcy  
8505 W Irlo Bronson Memorial Highway  
Kissimmee, FL 34747-8201

WELLS FARGO BANK, N.A.  
DEFAULT DOCUMENT PROCESSING  
MAC# N9286-01Y  
1000 BLUE GENTIAN ROAD  
EAGAN, MN 55121-7700

(p)WELLS FARGO BANK NA  
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING  
ATTN BANKRUPTCY DEPT MAC X7801-014  
3476 STATEVIEW BLVD  
FORT MILL SC 29715-7203

Gregory L Whaley  
212 Bumper Crop Lane  
Madison, AL 35757-6964

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Military Star/AAFES  
P.O. Box 650060  
Dallas, TX 75265

Wells Fargo Home Mortgage  
8480 Stagecoach Circle  
Frederick, MD 21701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)WELL FARGO BANK, N.A.

End of Label Matrix	
Mailable recipients	25
Bypassed recipients	1
Total	26

## AMENDED CHAPTER 13 PLAN

Case No.: 16-81934

Debtor(s): Gregory L Whaley SS#: xxx-xx-2972 Net Monthly Earnings: 1,291.21  
 SS#: \_\_\_\_\_ Number of Dependents: 2

## I. Plan Payments:

( ) Debtor(s) propose to pay direct a total of \$ \_\_\_\_\_ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly into the plan; or  
 ( X ) Payroll deduction Order: To Limestone County Correctional Facility for  
 \$ 1,292.00 ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly.

Length of plan is 60 months, and the total debt to be paid through the plan is \$ 77,520.00.

☐ Chapter 13 filing fees will be paid through the chapter 13 trustee assigned to the case.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
<b>-NONE-</b>			

B. Total Attorney Fee: \$ 3,250.00 : \$0.00 paid pre-petition;

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular Payment to be Paid (check box)	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months Included in Arrearage Amt.	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
<b>Wells Fargo Home Mortgage</b>	<b>\$150,233.00</b>	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor <b>\$1,054.04</b>	<b>August 2016</b>	<b>\$11,817.40</b>		<b>4.00%</b>	<b>\$355.62</b>

## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin (Month/Year)
<b>American Credit Acceptance</b>	<b>\$160.41</b>	<b>\$16,041.39</b>	<b>\$15,978.89</b>	<b>\$1.11</b>	<b>2006 Ford Explorer Under 910 days</b>	<b>5.25%</b>	<b>\$613.51</b>	
<b>Wells Fargo Dealer Services</b>	<b>\$35.35</b>	<b>\$3,535.43</b>	<b>\$6,900.00</b>	<b>\$0.00</b>	<b>2004 Toyota Camry</b>	<b>5.25%</b>	<b>\$143.21</b>	

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
<b>-NONE-</b>				

## IV. Special Provisions (check all applicable boxes):

- ☐ This is an original plan.  
☒ This is an amended plan replacing plan dated July 6, 2016.  
☒ This plan proposes to pay unsecured creditors 100 %.  
☒ Other Provisions:

## Special Intentions:

**Ally Financial: Debtor is surrendering the 2011 Toyota Sienna to Creditor in full satisfaction of the secured claim. Creditor shall be allowed an unsecured claim for the deficiency balance owed. Ally Financial has the right to secure their collateral at their earliest convenience from the Debtor in order to sale the collateral and file a deficiency balance if needed**

**Orange Lake Country: Debtor is surrendering the time share to Creditor in full satisfaction of the secured claim. Creditor shall be allowed an unsecured claim for the deficiency balance owed. Time share was awarded to ex-wife in divorce.**

**Allowed secured claims will receive adequate protection payments from the date of confirmation or from the bar date if the claim is filed after confirmation, until the debtor's attorney fee is paid in full. At such time as the debtors' attorneys fee is paid, the allowed secured claims shall be paid in monthly payments as set forth above.**

**Unsecured creditors shall not receive interest on their claims unless specifically provided for in this plan.**

**Payments by the Trustee- Pursuant to 11 U.S.C. §1326(b), from money received, the trustee shall first pay 507 (a) (2) costs, attorneys fees. When those cost have been paid, the Trustee shall pay the properly filed secured claims, then the properly filed priority claims, then any properly filed claims that are to be sub-classed. The remaining money received by the Trustee shall then be distributed pro-rata to the properly filed unsecured claims**

**All creditors being paid non-plan direct are hereby granted limited relief to continue to send monthly invoice, statements and payment requests to facilitate these monthly maintenance payments.**

**All Secured claims shall be paid as noted in Section 1 or until said claim or claims are paid in full. The claims distribution will be subject to modification after the Bar date review.**

Attorney for Debtor Name/Address/Telephone #

**Stephen G. Campbell ASB0124N49C**

105 South Marion Street

PO Box 708

Athens, AL 35612-0708

Telephone # 256-232-7354

Dated: September 2, 2016

/s/ Gregory L Whaley

**Gregory L Whaley**

Signature of Debtor